

In re:
Douglas V. Gratz
Debtor

Case No. 25-10091-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 06, 2025

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2025:

Recip ID	Recipient Name and Address
db	Douglas V. Gratz, 8049 Pine Rd Apt A1, Philadelphia, PA 19111-1837
14966911	+ Optmbnk/gsky, 1797 Ne Expressway, Atlanta, GA 30329-7803
14966915	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14967294	+ ThunderRoad Financial LLC, Attn: Bankruptcy, PO Box 631727, Irving, TX 75063-0001
14966923	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14966924	+ Univest Bank & Trust C, 14 Main St, Souderton, PA 18964-1713

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 06 2025 23:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 07 2025 00:13:26	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14966890	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 06 2025 23:59:49	Affirm, Inc., c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14966891	Email/PDF: bncnotices@becket-lee.com	Feb 06 2025 23:59:54	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14966892	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 06 2025 23:54:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14966893	Email/Text: BarclaysBankDelaware@tsico.com	Feb 06 2025 23:54:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14967641	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 07 2025 00:00:37	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14966897	Email/Text: megan.harper@phila.gov	Feb 06 2025 23:54:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14966894	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 07 2025 00:00:37	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14971225	+ Email/PDF: ebn_ais@aisinfo.com	Feb 06 2025 23:59:54	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14973608	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 07 2025 00:01:27	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14966895	Email/PDF: acg.acg.ebn@aisinfo.com	Feb 07 2025 00:01:18	Carvana/Bridgecrest, Dept. APS, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Feb 06, 2025

Form ID: pdf900

Total Noticed: 52

14966896	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 07 2025 00:01:37	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14966898	Email/Text: bankruptcy@philapark.org	Feb 06 2025 23:54:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14970399	+ Email/Text: ProsperBK@prosper.com	Feb 06 2025 23:54:00	Coastal Community Bank, C/O Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14966899	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 06 2025 23:54:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14966900	Email/PDF: creditonebknotifications@resurgent.com	Feb 06 2025 23:59:47	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14966901	Email/Text: mrdiscen@discover.com	Feb 06 2025 23:54:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14966902	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 07 2025 00:00:31	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14966909	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 07 2025 00:28:31	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14966903	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 06 2025 23:54:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14966904	+ Email/Text: bankruptcy@huntington.com	Feb 06 2025 23:54:00	Huntington National Bank, Attn: Bankruptcy, PO Box 340996, Columbus, OH 43234-0996
14966905	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 06 2025 23:54:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14966906	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 07 2025 00:01:15	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14966907	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 06 2025 23:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, TX 75001-9013
14973767	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 06 2025 23:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14971124	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2025 00:00:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14966908	Email/Text: Documentfiling@lciinc.com	Feb 06 2025 23:54:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-2802
14966910	+ Email/Text: bankruptcy@marinerfinance.com	Feb 06 2025 23:54:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14966912	Email/Text: fesbank@attorneygeneral.gov	Feb 06 2025 23:54:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14966917	Email/Text: ProsperBK@prosper.com	Feb 06 2025 23:54:00	Prosper Funding, Llc, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 300, San Francisco, CA 94105
14966913	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2025 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14971372	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2025 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14966914	^ MEBN	Feb 06 2025 23:47:46	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14966916	Email/Text: bankruptcy@philapark.org	Feb 06 2025 23:54:00	Philadelphia Parking Authority, Bankruptcy

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Feb 06, 2025

Form ID: pdf900

Total Noticed: 52

			Department, 701 Market St, Philadelphia, PA 19106-1538
14966918	+ Email/Text: Loan.OpsServ@quorumfcu.org	Feb 06 2025 23:54:00	Quorum Fcu, 2 Manhattanville R, Purchase, NY 10577-2113
14966919	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 06 2025 23:54:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
14966920	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 07 2025 00:01:12	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14969317	+ Email/PDF: ebn_ais@aisinfo.com	Feb 07 2025 00:00:02	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966922	Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 06 2025 23:54:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14966925	Email/Text: bknotice@upgrade.com	Feb 06 2025 23:54:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14966926	+ Email/Text: LCI@upstart.com	Feb 06 2025 23:54:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14973848	^ MEBN	Feb 06 2025 23:47:39	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14966927	Email/PDF: ebn_ais@aisinfo.com	Feb 07 2025 00:00:27	Verizon, c/o American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966928	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 07 2025 00:00:27	Wells Fargo Bank, MAC S4101-08C, PO Box 29482, Phoenix, AZ 85038-9482
14975096	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 06 2025 23:59:45	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14966921		Thunderroad Financia
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14973768	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2025

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Feb 06, 2025

Form ID: pdf900

Total Noticed: 52

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Douglas V. Gratz help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division

Douglas V. Gratz,

Debtor.

Case No. 25-10091-PMM
Chapter 13

Order Granting Motion to Extend the Automatic Stay

And now, after consideration of the Motion to Extend the Automatic Stay filed by Debtor Douglas V. Gratz, with proper notice and opportunity for hearing, and for good cause shown, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The automatic stay is extended with respect to all creditors who were served with the Motion or Notice of the Motion and will remain in effect unless modified by the Court in accordance with 11 U.S.C. §362(d) and Fed. R. Bankr. P. 4001(a).

Date:

February 6, 2025



Honorable Patricia M. Mayer
U.S. Bankruptcy Judge